

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Darcel Copes
 Debtor

Case No. 18-16563-elf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: PaulP
 Form ID: pdf900

Page 1 of 1
 Total Noticed: 1

Date Rcvd: May 28, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 30, 2019.

db #+Darcel Copes, 6136 Washington Ave, Philadelphia, PA 19143-2915

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 30, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 28, 2019 at the address(es) listed below:

ERIK B. JENSEN on behalf of Debtor Darcel Copes akeem@jensenbagnatolaw.com,
 gilberto@jensenbagnatolaw.com;mjmecf@gmail.com;jensener79956@notify.bestcase.com
 JOSHUA DOMER on behalf of Creditor City of Philadelphia joshua.domer@phila.gov,
 karenablalock@phila.gov
 KEVIN G. MCDONALD on behalf of Creditor CHONDRITE REO, LLC (2) bkgroup@kmlawgroup.com
 PAMELA ELCHERT THURMOND on behalf of Creditor City of Philadelphia pamelathurmond@phila.gov,
 karenablalock@phila.gov
 REBECCA ANN SOLARZ on behalf of Creditor CHONDRITE REO, LLC (2) bkgroup@kmlawgroup.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov
 WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 7

Stip does not
affect plan

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Darcel Copes		CHAPTER 13
	<u>Debtor</u>	
CHONDRITE REO, LLC (2) c/o BSI FINANCIAL SERVICES INC.		
	<u>Secured Creditor</u>	NO. 18-16563 ELF
vs.		
Darcel Copes		
	<u>Debtor</u>	11 U.S.C. Section 362
William C. Miller, Esquire		
	<u>Trustee</u>	

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition advances on the mortgage held by the Secured Creditor on the Debtor's residence is \$787.13, which breaks down as follows;

Advanced Taxes (February 2019): \$787.13
Total Post-Petition Advances: \$787.13

2. The Debtor(s) shall cure said advances in the following manner;

a). Beginning on June 1, 2019 and continuing through August 1, 2019, until the advances are cured, Debtor(s) shall pay an installment payment of \$262.38 from June 2019 to July 2019 and \$267.37 for August 2019 towards the advances on or before the last day of each month at the address below;

BSI FINANCIAL SERVICES
ATTN: PAYMENT PROCESSING DEPARTMENT
P.O. BOX 679002
DALLAS, TX 75267-9002

b). Maintenance of property taxes and property insurance to the Secured Creditor thereafter.

3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Secured Creditor shall adjust the account accordingly.

4. In the event the payments or advances under Section 2 above are not tendered pursuant to the terms of this stipulation, the Secured Creditor shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Secured Creditor may file a Certification of Default with the Court and the Court shall enter an Order granting the Secured Creditor relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.

6. If the case is converted to Chapter 7, the Secured Creditor shall file a Certification of Default with the court and the court shall enter an order granting the Secured Creditor relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

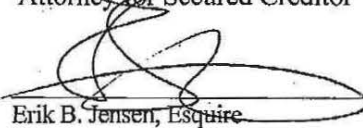
8. The provisions of this stipulation do not constitute a waiver by the Secured Creditor of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: May 20, 2019

By: /s/ Rebecca A. Solarz, Esquire
Attorney for Secured Creditor

Date: 5/20/19


Erik B. Jensen, Esquire
Attorney for Debtor

Date: 5/22/19


William C. Miller, Esquire
Chapter 13 Trustee

NO OBJECTION
*without prejudice to any
trustee rights or remedies.

ORDER

Approved by the Court this 28th day of May, 2019. However, the court retains discretion regarding entry of any further order.



ERIC L. FRANK
U.S. BANKRUPTCY JUDGE